

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
(Our Case No. OOB012)**

In The Application Of:	)	
BENNETT ET AL.	)	<b>SUBMITTED VIA ELECTRONIC</b>
	)	<b>FILING ON JULY 6, 2009</b>
Serial No.: 09/808,722	)	
	)	
Filed: March 14, 2001	)	
	)	
Examiner: RUDY, ANDREW J.	)	
	)	
Group Art Unit: 3627	)	
	)	
For: ONLINE PURCHASING SYSTEM	)	
SUPPORTING LENDERS WITH	)	
AFFORDABILITY SCREENING	)	
	)	
Confirmation Number: 5520	)	

**RESPONSE TO NON-FINAL OFFICE ACTION AND REQUEST FOR POTENTIAL  
TELEPHONE INTERVIEW**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper responds to the Non-Final Office Action mailed on March 5, 2009, and responds to points raised by the Examiner during a recent interview with Applicants' attorney. Applicants also concurrently submit a request for a one-month extension of time, extending the deadline for responding to July 6, 2009 (July 5 was a Sunday).

In light of the following remarks, Applicants request allowance of the pending claims.